

**PHELAN HALLINAN DIAMOND &  
JONES, LLP**

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Jerome Blank, Esquire  
BANKRUPTCY ATTORNEY

REPRESENTING LENDERS IN  
Pennsylvania

5/17/2019

BRAD J. SADEK, ESQUIRE  
1315 WALNUT STREET, SUITE 502  
PHILADELPHIA, PA 19107  
**SENT VIA REGULAR MAIL AND EMAILED TO [brad@sadeklaw.com](mailto:brad@sadeklaw.com)**

**RE: MICHAEL SIEMIEN**  
**Bankruptcy No.: 18-17161 JKF**

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on February 19, 2019.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of March 2019 through April 2019 in the amount of \$1,018.14, with additional Stipulation payments in the amount of \$680.45 for the months of March 2019 through April 2019, less Debtor's suspense in the amount of \$559.29. In order to cure this default, it will be necessary for your client to remit \$2,837.89, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter.

**Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103, ATTN: Bjorn Pilgrim and made payable to CALIBER HOME LOANS, INC. (OKLAHOMA CITY, OK).**

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bjorn Pilgrim, Legal Assistant  
Phelan Hallinan Diamond & Jones, LLP

cc: MICHAEL SIEMIEN  
DONNA PRENDERGAST  
SCOTT WATERMAN, ESQUIRE (TRUSTEE)  
UNITED STATES TRUSTEE  
CALIBER HOME LOANS, INC. (OKLAHOMA CITY, OK)  
ATTENTION: BANKRUPTCY DEPARTMENT  
ACCOUNT NO.: \*\*\*\*\*2720

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY